

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

IN RE:

Richard Lamar Cloud,
AKA Richard L Cloud; AKA Richard Cloud,

Debtor

* CASE NO.: 19-66614-lrc

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* CHAPTER: 13

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NOTICE OF FILING

Pursuant to Rule 1009 F. R. Bankr. P., notice is hereby given that, the Debtor filed an amended pleading in the above-styled case, amending the following; Amendment to Chapter 13 Schedules D, E, Summary of Schedules and Statistical Summary to add creditor Investa Services, LLC services. Also, move creditor Fulton County Tax Commissioner from schedule D to schedule E. Lastly, change creditor Gold Finance to Global Lending Services LLC.

/s/

Thomas Reichard, GA Bar No. 150822
Attorneys for Debtor

Clark & Washington, LLC
3300 Northeast Expressway
Building 3
Atlanta, GA 30341
(404)522-2222
Fax (770)220-0685

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

IN RE: * CASE NO.: 19-66614-lrc
Richard Lamar Cloud, *
AKA Richard L Cloud; AKA Richard Cloud, *
Debtor * CHAPTER: 13
*

CERTIFICATE OF SERVICE

I certify that I served the Debtor with a true and correct copy of the within and foregoing
“Amendment to Chapter 13 Schedules D, E, Summary of Schedules and Statistical Summary”.

Richard Lamar Cloud
115 Wisteria Way
Stockbridge, GA 30281

I further certify that, by agreement of the parties, Melissa J. Davey, Standing Chapter 13
Trustee, was served via the ECF electronic mail/noticing system.

This further certifies that, pursuant to BLR Rule 9007-2 (d) NDGA, in the same manner
as stated above, I served the following parties with the notice of filing, all notices and pleadings
previously sent to all creditors whether such notices were served by the debtor, the Bankruptcy
Clerk, or any other party in interest.

Global Lending Services, LLC
Reg. Agent: Cogency Global, Inc.
900 Old Roswell Lakes Pkwy Suite 310
Roswell GA 30076-0000

Fulton County Tax Commissioner
141 Pryor St
Suite 1113
Atlanta GA 30303-0000

Investa Services, LLC servicer for
Christiana Trst
1266 West Paces Ferry Rd. Box 517
Atlanta GA 30327-0000

DATED: 01/16/2020

/s/ _____
Thomas Reichard, GA Bar No. 150822
Attorneys for Debtor

Clark & Washington, LLC
3300 Northeast Expressway
Building 3
Atlanta, GA 30341
(404)522-2222
Fax (770)220-0685

Fill in this information to identify your case:

Debtor 1	Richard Lamar Cloud		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION			
Case number (if known)	19-66614-lrc		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Global Lending Services, LLC Creditor's Name Reg. Agent: Cogency Global, Inc. 900 Old Roswell Lakes Pkwy Suite 310 Roswell, GA 30076 Number, Street, City, State & Zip Code	\$1,500.00 Describe the property that secures the claim: 2006 Honda Goldwing 40000 miles As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$5,740.00	\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **12/2018** Last 4 digits of account number _____

Debtor 1 **Richard Lamar Cloud**

First Name

Middle Name

Last Name

Case number (if known)

19-66614-lrc

2.2

**Investa Services, LLC
servicer for**

Creditor's Name

**Christiana Trst
1266 West Paces Ferry
Rd.
Box 517
Atlanta, GA 30327**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$792.00**\$80,000.00****\$0.00****2490 Barge Road Sw Atlanta, GA
30331 Fulton County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Property Taxes**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2018**

Last 4 digits of account number

2.3

Loancare, LLC

Creditor's Name

**Reg. Agent: C T
Corporation System
289 South Culver Street
Lawrenceville, GA 30046**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$424,733.00**\$450,000.00****\$0.00****115 Wisteria Way Stockbridge, GA
30281 Henry County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **5113**

2.4

Matco Tools Corporation

Creditor's Name

**Reg. Agent: C T
Corporation System
289 S Culver Street
Lawrenceville, GA
30046-4805**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$6,000.00**\$0.00****\$6,000.00****Tools**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Debtor 1 **Richard Lamar Cloud**

Case number (if known)

19-66614-lrc

First Name

Middle Name

Last Name

2.5

USAA Federal Savings Bank

Creditor's Name

**Stuart Blain Parker, CEO
10750 Mcdermott
Freeway
San Antonio, TX 78288**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$36,665.00**\$37,875.00****\$0.00****2018 Toyota Tundra 53000 miles**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.6

USAA Federal Savings Bank

Creditor's Name

**Stuart Blain Parker, CEO
10750 Mcdermott
Freeway
San Antonio, TX 78288**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$11,538.00**\$12,500.00****\$0.00****2004 Honda Nrx1800 43000 miles**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.7

USAA Federal Savings Bank

Creditor's Name

**Legal Dept/Bankruptcy
10750 McDermott Frwy
San Antonio, TX 78288**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$47,310.00**\$26,475.00****\$20,835.00****2018 Honda CR-V 30000 miles**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

\$528,538.00

Debtor 1 **Richard Lamar Cloud**

First Name

Middle Name

Last Name

Case number (if known)

19-66614-lrc

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$528,538.00**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code

Global Lending Services, LLC**1200 Brookfield Blvd****Ste. 300****Greenville, SC 29607**On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

Investa Services, LLC**c/o Registered Agents, Inc.****300 Colonial Center Parkway****STE 100N****Roswell, GA 30076**On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1 **Richard Lamar Cloud**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

Case number **19-66614-lrc**
 (if known)

☒ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 Fulton County Tax Commissioner Priority Creditor's Name 141 Pryor St Suite 1113 Atlanta, GA 30303 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number \$300.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify 2490 Barge Road Sw Atlanta, GA 30331 Fulton County	\$300.00	\$300.00	\$0.00

Debtor 1 **Richard Lamar Cloud**

Case number (if known)

19-66614-lrc

2.2	Georgia Department of Revenue Priority Creditor's Name Compliance Division ARCS Bankruptcy 1800 Century BLVD NE Suite 9100 Atlanta, GA 30345-3202 Number Street City State Zip Code	Last 4 digits of account number _____	\$0.00	\$0.00	\$0.00
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	Notice Only		

2.3	Internal Revenue Service Priority Creditor's Name 401 W. Peachtree St., NW Stop #334-D Room 400 Atlanta, GA 30308 Number Street City State Zip Code	Last 4 digits of account number _____	\$0.00	\$0.00	\$0.00
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.
Total claim

Debtor 1 **Richard Lamar Cloud**

Case number (if known)

19-66614-lrc

4.1

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 30285****Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5448****\$623.00**When was the debt incurred? **Opened 5/18/17 Last Active 7/02/19**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

4.2

Sprint

Nonpriority Creditor's Name

6391 Sprint Pkwy**Overland Park, KS 66251**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$600.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

4.3

United Collection Service, Inc.

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 953638****Lake Mary, FL 32795**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8376****\$785.00**When was the debt incurred? **Opened 07/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collection Attorney Hall County Ems****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 **Richard Lamar Cloud**

Case number (if known)

19-66614-lrc

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 300.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 300.00
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 2,008.00
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 2,008.00

Fill in this information to identify your case:

Debtor 1 **Richard Lamar Cloud**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

Case number **19-66614-lrc**
 (if known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 530,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 83,599.50
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 613,599.50

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 528,538.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 300.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 2,008.00
Your total liabilities		\$ 530,846.00

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 7,772.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 5,597.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes
7. **What kind of debt do you have?**
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Richard Lamar Cloud**Case number (if known) **19-66614-lrc**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **9,786.00**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on <i>Schedule E/F</i> , copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	300.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	300.00

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

IN RE:

Richard Lamar Cloud,
AKA Richard L Cloud; AKA Richard Cloud,

Debtor

* CASE NO.: 19-66614-lrc

*

*

* CHAPTER: 13

*

*

*

UNSWORN DECLARATION UNDER PENALTY OF PERJURY

I, Richard Lamar Cloud , hereby certify under penalty of perjury that the attached pleading is true and correct to the best of my information and belief.

Dated: 1/13/2020

Signed: /s/ _____
Richard Lamar Cloud

SUPPLEMENTARY MATRIX

Investa Services, LLC servicer for Christiana Trst
1266 West Paces Ferry Rd. Box 517
Atlanta GA 30327-0000

Global Lending Services, LLC
1200 Brookfield BlvdSte. 300
Greenville, SC 29607

Investa Services, LLC
c/o Registered Agents, Inc.
300 Colonial Center Parkway
STE 100N
Roswell, GA 30076

Global Lending Services, LLC
Reg. Agent: Cogency Global, Inc.
900 Old Roswell Lakes Pkwy Suite 310
Roswell GA 30076-0000